

SECOND REGULAR SESSION  
SENATE COMMITTEE SUBSTITUTE FOR  
**SENATE BILL NO. 906**  
92ND GENERAL ASSEMBLY

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Reported from the Committee on Small Business, Insurance and Industrial Relations, March 15, 2004, with recommendation that the Senate Committee Substitute do pass and be placed on the Consent Calendar.

2702S.02C

TERRY L. SPIELER, Secretary.

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**AN ACT**

To amend chapter 376, RSMo, by adding thereto one new section relating to health carriers.

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*Be it enacted by the General Assembly of the State of Missouri, as follows:*

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.381, to read as follows:

**376.381. Notwithstanding any other law or regulation to the contrary, any health carrier, as defined in section 376.1350, may offer as an option, one or more health benefit plans which contain deductibles, coinsurance, coinsurance differentials, or variable copayments. Nothing in this section shall relieve or be construed as exempting a health carrier from providing or covering any mandated health insurance benefit required by this chapter. The optional health benefit plans offered pursuant to this section shall not contain a deductible for any mandated health insurance benefit required by this chapter. Coverage and benefits provided by policies issued pursuant to this section for mandated health insurance benefits required by this chapter shall be at least as favorable and subject to the same dollar limits and copayments as other covered benefits or services.**

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